United States Bankruptcy Court Middle District of Pennsylvania

IN	NRE:		Case No		
Cr	ooks, Corry W. & Crooks, Christine Ann		Chapter 7		
	Debtor(s)		•		
	DISCLOSURE OF C	OMPENSATION OF ATTO	ORNEY FOR DEBTOR		
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 201 one year before the filing of the petition in bankruptcy, or of or in connection with the bankruptcy case is as follows	agreed to be paid to me, for services ren			
	For legal services, I have agreed to accept			\$	1,500.00
	Prior to the filing of this statement I have received			\$	1,500.00
	Balance Due			\$	0.00
2.	The source of the compensation paid to me was:	otor Other (specify):			
3.	The source of compensation to be paid to me is:	otor Other (specify):			
4.	I have not agreed to share the above-disclosed compo	ensation with any other person unless they	y are members and associates of my	law firm.	
	I have agreed to share the above-disclosed compensatiogether with a list of the names of the people sharin		t members or associates of my law	firm. A copy	of the agreement,
5.	In return for the above-disclosed fee, I have agreed to rene	ler legal service for all aspects of the bank	kruptcy case, including:		
	 a. Analysis of the debtor's financial situation, and rende b. Preparation and filing of any petition, schedules, stat c. Representation of the debtor at the meeting of credit 	ement of affairs and plan which may be rors and confirmation hearing, and any adj	equired; ourned hearings thereof;	cy;	
	d. Representation of the debtor in adversary proceeding e. [Other provisions as needed]	s and other contested bankruptey matters	;		
6.	By agreement with the debtor(s), the above disclosed fee	does not include the following services:			
		CERTIFICATION			
	I certify that the foregoing is a complete statement of any agreement of any agreement.	reement or arrangement for payment to m	e for representation of the debtor(s)	in this bankru	ptcy
	December 28, 2010	/s/ Joseph R. Baranko, Jr., E	squire		
	Date	Joseph R. Baranko, Jr., Esquire 39124 Gillespie, Miscavige, Ferdinand & Baranko 67 North Church Street Hazleton, PA 18201-5801 (570) 454-5575 Fax: (570) 454-3485			

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your

B201A (Form 201A) (12/09) Page 2

discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

United States Bankruptcy Court Middle District of Pennsylvania

IN RE:	Case No
Crooks, Corry W. & Crooks, Christine Ann	Chapter 7
Debtor(s)	

CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

UNDER § 342(b) Ol	F THE BANKRUPTCY CODE	
Certificate of [Non-Attor	rney] Bankruptcy Petition Preparer	
I, the [non-attorney] bankruptcy petition preparer signing the notice, as required by § 342(b) of the Bankruptcy Code.	debtor's petition, hereby certify that I delive	ered to the debtor the attached
Printed Name and title, if any, of Bankruptcy Petition Prepare Address:	petition prepared the Social Se principal, res	ity number (If the bankruptcy arer is not an individual, state ecurity number of the officer, sponsible person, or partner of cy petition preparer.) 7 11 U.S.C. § 110.)
X Signature of Bankruptcy Petition Preparer of officer, principal partner whose Social Security number is provided above.	l, responsible person, or	
Certifi	cate of the Debtor	
I (We), the debtor(s), affirm that I (we) have received and rea	d the attached notice, as required by § 342(b) of the Bankruptcy Code.
Crooks, Corry W. & Crooks, Christine Ann	X /s/ Corry W. Crooks	12/28/2010
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X /s/ Christine Ann Crooks	12/28/2010
	Signature of Joint Debtor (if any)) Date

 $\textbf{Instructions:} \ Attach\ a\ copy\ of\ Form\ B\ 201A,\ Notice\ to\ Consumer\ Debtor(s)\ Under\ \S\ 342(b)\ of\ the\ Bankruptcy\ Code.$

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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According to the information required to be entered on this statement (check one box as directed in Part I, III, or VI of this statement): The presumption arises The presumption does not arise The presumption is temporarily inapplicable.	·	
In re: Crooks, Corry W. & Crooks, Christine Ann Debtor(s) Case Number:	B22A (Official Form 22A) (Chapter 7) (12/10)	statement (check one box as directed in Part I, III, or VI of this
	Debtor(s)	The presumption does not arise
(If known)	(If known)	

CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor. If none of the exclusions in Part I applies, joint debtors may complete one statement only. If any of the exclusions in Part I applies, joint debtors should complete separate statements if they believe this is required by § 707(b)(2)(C).

Part I. MILITARY AND NON-CONSUMER DEBTORS

	Disabled Veterans. If you are a disabled veteran described in the Veteran's Declaration in this Part IA, (1) check the box at the beginning of the Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3)
1A	complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.
	Declaration of Disabled Veteran. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. §901(1)).
1B	Non-consumer Debtors. If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.
	☐ Declaration of non-consumer debts. By checking this box, I declare that my debts are not primarily consumer debts.
	Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.
1C	☐ Declaration of Reservists and National Guard Members. By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard
	a. I was called to active duty after September 11, 2001, for a period of at least 90 days and I remain on active duty /or/ I was released from active duty on, which is less than 540 days before this bankruptcy case was filed;
	OR
	b. I am performing homeland defense activity for a period of at least 90 days /or/ I performed homeland defense activity for a period of at least 90 days, terminating on

	Part II. CALCULATION OF MONTHLY INCOME FOR § 707(b)(7) EXCLUSION							
	Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed. a. Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11. b. Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under							
	penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." Complete only Column A ("Debtor's Income") for Lines 3-11.							
2	c. Married, not filing jointly, without Column A ("Debtor's Income"):					above. Con	1ple	te both
	d. Married, filing jointly. Complete Lines 3-11.	ooth Column A	A ("Debtor	's Income") and Column	B ("	Spouse's In	com	e") for
	All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.			on the last day of the uring the six months, you	I	olumn A Debtor's Income	5	Folumn B Spouse's Income
3	Gross wages, salary, tips, bonuses, over	ertime, commis	ssions.		\$	1,736.92	\$	3,823.69
4	Income from the operation of a busine a and enter the difference in the approprione business, profession or farm, enter a attachment. Do not enter a number less texpenses entered on Line b as a deduction of the desired of the desir	iate column(s) oggregate numb han zero. Do n	of Line 4. I ers and pro ot include	f you operate more than vide details on an				
	a. Gross receipts		\$					
	b. Ordinary and necessary business e	expenses	\$					
	c. Business income		Subtract I	ine b from Line a	\$		\$	
_	Rent and other real property income. difference in the appropriate column(s) of not include any part of the operating of Part V.	of Line 5. Do no	ot enter a n	umber less than zero. Do				
5	a. Gross receipts		\$					
	b. Ordinary and necessary operating	expenses	\$					
	c. Rent and other real property incor	ne	Subtract I	Line b from Line a	\$		\$	
6	Interest, dividends, and royalties.				\$		\$	
7	Pension and retirement income.				\$		\$	
8	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by your spouse if Column B is completed. Each regular payment should be reported in only one column; if a payment is listed in Column A, do not report that payment in Column B.						\$	
9	Unemployment compensation. Enter the However, if you contend that unemployment was a benefit under the Social Security A Column A or B, but instead state the amount of the Social Security A Column A or B, but instead state the amount of the Social Security A Column A or B, but instead state the amount of the Social Security A Column A or B, but instead state the same security of the Social Security A Column A or B, but instead state the same security A column A or B, but instead state the same security A or B, but instead state the same security A or B, but instead state the same security A or B, but instead state the same security A or B, but instead state the same security A or B, but instead state the same se	nent compensa Act, do not list t	tion receive the amount	ed by you or your spouse				
	Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$		Spouse \$	\$		\$	

) ZZA (Official Form 22A) (Chapter 7) (12/10)				
10	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.				
	b. \$				
	Total and enter on Line 10		\$	\$	
11	Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru 10 in and, if Column B is completed, add Lines 3 through 10 in Column B. Enter the	· ·	\$ 1,736.92	\$	3,823.69
12	Total Current Monthly Income for § 707(b)(7). If Column B has been comp Line 11, Column A to Line 11, Column B, and enter the total. If Column B has completed, enter the amount from Line 11, Column A.	\$		5,560.61	
	Part III. APPLICATION OF § 707(B)(7) EX	CLUSION			
13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount 12 and enter the result.	from Line 12 b		\$	66,727.32
14	Applicable median family income. Enter the median family income for the ap household size. (This information is available by family size at www.usdoj.gov the bankruptcy court.)				
	a. Enter debtor's state of residence: Pennsylvania b. Enter de	ebtor's househo	old size: 4	\$	78,626.00
	Application of Section 707(b)(7). Check the applicable box and proceed as dir	rected.			
15	The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI, or VII.				
	☐ The amount on Line 13 is more than the amount on Line 14. Complete	the remaining	parts of this state	emer	ıt.
			.a		

Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15.)

Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)								
16	Ente	r the amount from Line 12.		\$				
17	Line debto paym debto	tal adjustment. If you checked the box at Line 2.c, enter on Line 17 the total of an 11, Column B that was NOT paid on a regular basis for the household expenses of tr's dependents. Specify in the lines below the basis for excluding the Column B incent of the spouse's tax liability or the spouse's support of persons other than the delar's dependents) and the amount of income devoted to each purpose. If necessary, list the total of an experience of the spouse's support of persons other than the delar's dependents) and the amount of income devoted to each purpose. If necessary, list them to an a separate page. If you did not check box at Line 2.c, enter zero.	he debtor or the ome (such as otor or the					
	a.		\$					
	b.		\$					
	c.		\$					
	Tot	al and enter on Line 17.		\$				
18 Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the result.								
		Part V. CALCULATION OF DEDUCTIONS FROM INC	COME					
		Subpart A: Deductions under Standards of the Internal Revenue Se	ervice (IRS)					
National Standards: food, clothing and other items. Enter in Line 19A the "Total" amount from IRS National Standards for Food, Clothing and Other Items for the applicable number of persons. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) The applicable number of persons is the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.								

SZZA (Official Form 22A) (Chapter 7) (I	.2/10)						
19B	National Standards: health care Out-of-Pocket Health Care for per Out-of-Pocket Health Care for per www.usdoj.gov/ust/ or from the cl persons who are under 65 years of years of age or older. (The applica category that would currently be a of any additional dependents who persons under 65, and enter the repersons 65 and older, and enter the amount, and enter the result in Line	sons under 65 years of age erk of the bankrupte age, and enter in Lible number of person you support.) Multiple result in Line c1. Multiple result in Line c2.	of age or old of one b2 in one b2 in one b1 tiply Litiply Liti	e, and in Line a der. (This infor t.) Enter in Lin the applicable each age catego our federal inc tine a1 by Line tine a2 by Line	a2 the IRS Nation remation is available b1 the application number of personal person	nal Standards for ble at able number of ons who are 65 or in that plus the number total amount for otal amount for		
	Persons under 65 years of age		Persons 65 years of age or older					
	a1. Allowance per person		a2.	Allowance p	er person			
	b1. Number of persons		b2.	Number of p	persons			
	c1. Subtotal		c2.	Subtotal			\$	
20A	Local Standards: housing and u and Utilities Standards; non-mortg information is available at www.u family size consists of the number tax return, plus the number of any	age expenses for the sdoj.gov/ust/ or from that would currently	e appli n the cl y be all	cable county a lerk of the ban lowed as exem	and family size. (kruptcy court). Toptions on your f	This The applicable	\$	
20B	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court)(the applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b							
	c. Net mortgage/rental expens	2			Subtract Line l	o from Line a	\$	
21	Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:							
	Local Standards: transportation	; vehicle operation	ı/publi	c transportat	ion expense. Yo	ou are entitled to	\$	
22A	an expense allowance in this categand regardless of whether you use Check the number of vehicles for expenses are included as a contrib 10 1 2 or more. If you checked 0, enter on Line 22 Transportation. If you checked 1 of Local Standards: Transportation for Statistical Area or Census Region. of the bankruptcy court.)	ory regardless of who public transportation which you pay the oution to your housel A the "Public Transer 2 or more, enter our the applicable number of the applicable numb	hether on. perating hold exportation Line mber o	ag expenses or penses in Line on" amount fr 22A the "Ope f vehicles in the	for which the operate 8. Tom IRS Local Sorating Costs" and applicable Me	ting a vehicle perating tandards: nount from IRS etropolitan	\$	

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B22A (Official Form 22A) (Chapter 7) (12/10) Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an 22B additional deduction for your public transportation expenses, enter on Line 22B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at \$ www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) \square 1 \square 2 or more. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; 23 subtract Line b from Line a and enter the result in Line 23. Do not enter an amount less than zero. IRS Transportation Standards, Ownership Costs Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42 b. Subtract Line b from Line a Net ownership/lease expense for Vehicle 1 \$ Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. Do not enter an amount less than zero. 24 IRS Transportation Standards, Ownership Costs, Second Car Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42 Net ownership/lease expense for Vehicle 2 Subtract Line b from Line a \$ Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all 25 federal, state, and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. Do not include real estate or sales taxes. \$ Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly 26 payroll deductions that are required for your employment, such as retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions. Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay 27 for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance. Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are 28 required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations included in Line 44. \$ Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of 29 employment and for education that is required for a physically or mentally challenged dependent child for \$ whom no public education providing similar services is available. Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend 30 on childcare — such as baby-sitting, day care, nursery and preschool. Do not include other educational payments. \$ Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not 31 reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 19B. Do not include payments for health insurance or health savings accounts listed in Line 34.

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22A (Official Form 22A) (Chapter 7) (12/10)						
Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service — such as pagers, call waiting, caller id, special long distance, or internet service — to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.						
Total Expenses Allowed under IRS Standards. Enter the total of Lin	es 19 through 32.	\$				
a. Health Insurance \$						
b. Disability Insurance \$						
c. Health Savings Account \$						
Total and enter on Line 34		\$				
If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below:						
	rs. Enter the total average actual					
monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.						
Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.						
Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.						
Education expenses for dependent children less than 18. Enter the total average monthly expenses that you actually incur, not to exceed \$147.92* per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.						
Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must demonstrate that the						
		\$				
	Other Necessary Expenses: telecommunication services. Enter the to you actually pay for telecommunication services other than your basic to service—such as pagers, call waiting, caller id, special long distance, necessary for your health and welfare or that of your dependents. Do not deducted. Total Expenses Allowed under IRS Standards. Enter the total of Ling Subpart B: Additional Living Expenses Note: Do not include any expenses that you has the categories set out in lines a-c below that are reasonably spouse, or your dependents. a. Health Insurance b. Disability Insurance c. Health Savings Account Total and enter on Line 34 If you do not actually expend this total amount, state your actual tot the space below: \$ Continued contributions to the care of household or family member monthly expenses that you will continue to pay for the reasonable and relderly, chronically ill, or disabled member of your household or member unable to pay for such expenses. Protection against family violence. Enter the total average reasonably you actually incurred to maintain the safety of your family under the Fa Services Act or other applicable federal law. The nature of these expenses confidential by the court. Home energy costs. Enter the total average monthly amount, in excess Local Standards for Housing and Utilities, that you actually expend for provide your case trustee with documentation of your actual expert that the additional amount claimed is reasonable and necessary. Education expenses for dependent children less than 18. Enter the toyou actually incur, not to exceed \$147,92* per child, for attendance at secondary school by your dependent children less than 18 years of age. Education expenses for dependent children less than 18. Enter the toyou actually incur, not to exceed \$147,92* per child, for attendance at secondary school by your dependent children less than 18 years of age. Additional food and clothing expense. Enter the total average monthic clothing expenses exceed the combined allowances for food	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service—such as pagers, call waiting, caller id, special long distance, or internal service—to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted. Total Expenses Allowed under IRS Standards. Enter the total of Lines 19 through 32. Subpart B: Additional Living Expense Deductions Note: Do not include any expenses that you have listed in Lines 19-32 Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-e below that are reasonably necessary for yourself, your spouse, or your dependents. a. Health Insurance b. Disability Insurance c. Health Savings Account Total and enter on Line 34 If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below: \$ Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court. Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate th				

\$

Total Additional Expense Deductions under § 707(b). Enter the total of Lines 34 through 40

^{*} Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

		S	ubpart C	: Deductions for De	ebt Payment			
	you of Paym the to follow	re payments on secured claims own, list the name of the creditor, nent, and check whether the paymotal of all amounts scheduled as cwing the filing of the bankruptcy. Enter the total of the Average M.	identify to ent include ontractual case, divi	he property securing les taxes or insuranc lly due to each Secur ded by 60. If necessa	the debt, state the Ave. The Average Mont ed Creditor in the 60	verage Mont hly Paymen months	thly t is	
42		Name of Creditor	Property	Securing the Debt	Average Monthly Payment	Does pays include tax insura	es or	
	a.				\$	☐ yes ☐	no	
	b.				\$	☐ yes ☐	no	
	c.				\$	☐ yes ☐	no	
				Total: Ac	ld lines a, b and c.			\$
	Other payments on secured claims. If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.							
43	Name of Creditor			Property Securing	the Debt	1/60th o Cure Am		
	a.				\$			
	b.					\$		
	c.				\$			
	Total: Add lines a, b and c.							
44								\$
	Chapter 13 administrative expenses. If you are eligible to file a case under chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense.							
	a.	Projected average monthly chap	oter 13 pla	nn payment.	\$			
b. Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)					X			
	c.	Average monthly administrative case	erage monthly administrative expense of chapter 13			Total: Multiply Lines a and b		
46	Tota	l Deductions for Debt Payment	. Enter the	e total of Lines 42 th	rough 45.			\$
		S	ubpart D	: Total Deductions	from Income			
47 Total of all deductions allowed under § 707(b)(2). Enter the total of Lines 33, 41, and 46.								

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DZZA (Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION	N					
48	Enter the amount from Line 18 (Current monthly income for § 707(b)(2))	· •	\$				
49	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2)) \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$						
50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result.						
51	60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the number 60 and enter the result.						
	Initial presumption determination. Check the applicable box and proceed as directed.						
☐ The amount on Line 51 is less than \$7,025*. Check the box for "The presumption does not arise" at the top of of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI.							
52	☐ The amount set forth on Line 51 is more than \$11,725*. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI.						
	The amount on Line 51 is at least \$7,025*, but not more than \$11,725*. Complete the 53 though 55).	remainder of P	'art VI (Lines				
53	Enter the amount of your total non-priority unsecured debt		\$				
54	Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter the result.						
	Secondary presumption determination. Check the applicable box and proceed as directed.						
55	☐ The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII.						
	The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.						
	Part VII. ADDITIONAL EXPENSE CLAIMS						
	Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.						
	Expense Description	Monthly A	mount				
56	a.	\$					
	b.	\$					
	c.	\$					
	Total: Add Lines a, b and c	\$					
Part VIII. VERIFICATION							
	I declare under penalty of perjury that the information provided in this statement is true and co both debtors must sign.)	orrect. (If this a	joint case,				
57	Date: December 28, 2010 Signature: /s/ Corry W. Crooks						
	Date: December 28, 2010 Signature: /s/ Christine Ann Crooks						

^{*} Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

IN RE: CORRY W. CROOKS, DEBTOR

MEANS TEST COMPUTATION

CROSSROADS COMPUTERS, INC.:

Period ending 06/04/10:

 $[$1,008.80 \div 14 \text{ days} = $72.06 \times 4 \text{ days}]$

\$288.24

06/18/10 [last check]

\$504.40

TOTAL

\$792.64

 $$792.64 \div 6 = $132.11 \times 12 \text{ months} = $1,585.32$

MOHEGAN SUN:

Period	ending	:
	0710014	^

a	enaing:
	07/03/10
	07/10/10
	07/17/10 [no pay]
	07/24/10
	07/31/10
	08/07/10
	08/14/10
	08/21/10
	08/28/10
	09/04/10
	09/11/10
	09/18/10
	09/25/10
	10/02/10
	10/09/10
	10/16/10
	10/23/10
	10/30/10
	11/06/10
	11/13/10
	11/20/10
	11/27/10

68.88 \$

174.00 0.00 241.50

640.00 532.00 684.00

399.00 535.50 532.00

518.00 493.50 504.00

420.00 504.00 451.50

462.00

\$ 444.50 525.00

494.00 479.50

311.50

Period ending 12/04/10:

 $[\$500.50 \div 7 \text{ days} = \$71.50 \times 3 \text{ days}]$

\$<u>214.50</u>

TOTAL

\$ 9,628.88

 $$9,628.88 \div 6 = $1,604.81 \times 12 \text{ months} = $19,257.72$

TOTAL - \$20,843.04

IN RE: CHRISTINE A. CROOKS, DEBTOR

MEANS TEST COMPUTATION

OHC OF THE SW:

Period ending 06/04/10:		
[\$1,791.10 ÷ 14 days = \$127.94 x 4 days]	\$	511.76
	•	4 777 00
06/18/10		1,777.36
07/02/10	\$	1,728.07
07/16/10	\$	1,850.23
07/30/10	\$	1,791.10
08/13/10	\$	1,728.07
08/27/10	\$	1,728.07
09/10/10	\$	1,767.18
09/24/10	\$	1,728.07
10/08/10	\$	1,770.17
10/22/10	\$	1,696.56
11/05/10	\$	1,743.83
11/19/10	\$	1,743.83
Period ending 12/03/10:		
[\$1,753.70 ÷ 14 days = \$125.26 x 11 days]	<u>\$</u>	1,377.86
TOTAL	\$	22,942.16
	Ψ	,0-,

 $22,942.16 \div 6 = 3,823.69 \times 12 \text{ months} = 45,884.28$

TOTAL - \$66,727.32

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1993-2010 EZ-Filing, Inc. [1-
1993-2010 EZ-Filing, Inc. [1-

United S Middle I			T 7				untary Petition		
Name of Debtor (if individual, enter Last, First, Mi Crooks, Corry W.		Name of Joint Debtor (Spouse) (Last, First, Middle): Crooks, Christine Ann							
All Other Names used by the Debtor in the last 8 ye (include married, maiden, and trade names): Corry William Crooks		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): Christine A. Crooks							
Last four digits of Soc. Sec. or Individual-Taxpayer EIN (if more than one, state all): 4713	I.D. (ITIN)	No./Co	omplete		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 4864				
Street Address of Debtor (No. & Street, City, State 241 Four Seasons Drive Drums, PA	& Zip Code)):		241 Fou	Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 241 Four Seasons Drive Drums, PA				ate & Zip Code):
Diuliis, i A	ZIPCODE	∃ 182	22						ZIPCODE 18222
County of Residence or of the Principal Place of Bu Luzerne	usiness:				County of Residence or of the Principal Place of Business: Luzerne				ness:
Mailing Address of Debtor (if different from street	address)			Mailing A	ddress of	Joint De	ebtor (if differen	t from str	eet address):
	ZIPCODE	E						Γ	ZIPCODE
Location of Principal Assets of Business Debtor (if	different from	m stre	et address	above):					
								Γ	ZIPCODE
Type of Debtor (Form of Organization) (Check one box.)			Nature of (Check o	ne box.)			the Petitio	n is Filed	Code Under Which (Check one box.)
✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.)	☐ Sing U.S. ☐ Rail ☐ Stoc ☐ Com ☐ Clea	Health Care Business Single Asset Real Estate as U.S.C. § 101(51B) Railroad Stockbroker Commodity Broker Clearing Bank			n 11	Chapter 7			ognition of a Foreign n Proceeding pter 15 Petition for ognition of a Foreign nmain Proceeding
		Tax-Exempt Entity (Check box, if applicable.) Debtor is a tax-exempt organization Title 26 of the United States Code (Internal Revenue Code).				del § 1 ind per	ebts are primaril ots, defined in 1 01(8) as "incurr lividual primaril sonal, family, o ld purpose."	1 U.S.C. red by an y for a	
Filing Fee (Check one box)	!					Chaj	pter 11 Debtors	5	
✓ Full Filing Fee attached				k one box: betor is a small business debtor as defined in 11 U.S.C. § 101(51D). betor is not a small business debtor as defined in 11 U.S.C. § 101(51D).					
Filing Fee to be paid in installments (Applicable only). Must attach signed application for the cou consideration certifying that the debtor is unable except in installments. Rule 1006(b). See Official	rt's to pay fee	ls	Check if: Debtor than \$2	Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2,343,300 (amount subject to adjustment on 4/01/13 and every three years thereafter).					
☐ Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.				call applicable boxes: colan is being filed with this petition ceptances of the plan were solicited prepetition from one or more classes of creditors, in cordance with 11 U.S.C. § 1126(b).					
Statistical/Administrative Information Debtor estimates that funds will be available for distribution to unsecured credible Debtor estimates that, after any exempt property is excluded and administrative distribution to unsecured creditors.					id, there v	will be n	o funds availabl	le for	THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors	_ _				_			_	
] 000- 000	5,001 10,00	- 1		25,001- 50,000		50,001- 100,000	Over 100,000	
Estimated Assets	='		00,001	550,000,001 to 6100 million	\$100,00 to \$500		\$500,000,001 to \$1 billion	More tha	
Estimated Liabilities	•		00,001	550,000,001 to 6100 million	\$100,00 to \$500			More tha	

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Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s): Crooks, Corry W. & Crooks, Christine Ann				
Prior Bankruptcy Case Filed Within Last 8	Years (If more than two, attach a	additional sheet)			
Location Where Filed: None	Case Number:	Date Filed:			
Location Where Filed:	Case Number:	Date Filed:			
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)					
Name of Debtor: None	Case Number:	Date Filed:			
District:	Relationship:	Judge:			
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) Exhibit A is attached and made a part of this petition.	Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by § 342(b) of the Bankruptcy Code.				
	X /s/ Joseph R. Baranko, J	12/28/10 Date			
Exhi Does the debtor own or have possession of any property that poses or is a or safety? Yes, and Exhibit C is attached and made a part of this petition.		and identifiable harm to public health			
Exhi (To be completed by every individual debtor. If a joint petition is filed, ea Exhibit D completed and signed by the debtor is attached and ma	ach spouse must complete and attac	ch a separate Exhibit D.)			
If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached.	ed a made a part of this petition.				
Information Regardin					
(Check any approximately Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180		is District for 180 days immediately			
☐ There is a bankruptcy case concerning debtor's affiliate, general p	·	his District.			
Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.					
Certification by a Debtor Who Reside		Property			
Landlord has a judgment against the debtor for possession of deb		omplete the following.)			
(Name of landlord or lesso	or that obtained judgment)				
(Address of lan	dlord or lessor)				
☐ Debtor claims that under applicable nonbankruptcy law, there are the entire monetary default that gave rise to the judgment for poss					
☐ Debtor has included in this petition the deposit with the court of a filing of the petition.	Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the				
☐ Debtor certifies that he/she has served the Landlord with this cert	Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).				

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

(Check only one box.)

§ 1515 are attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Crooks, Corry W. & Crooks, Christine Ann

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this

petition is true and correct, that I am the foreign representative of a debtor

☐ I request relief in accordance with chapter 15 of title 11, United

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the

States Code. Certified copies of the documents required by 11 U.S.C.

chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

in a foreign proceeding, and that I am authorized to file this petition.

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Corry W. Crooks

Signature of Debtor

Corry W. Crooks

X /s/ Christine Ann Crooks

Signature of Joint Debtor

Christine Ann Crooks

Telephone Number (If not represented by attorney)

December 28, 2010

Signature of Attorney* **Signature of Non-Attorney Petition Preparer**

X

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

X /s/ Joseph R. Baranko, Jr., Esquire

Signature of Attorney for Debtor(s)

Joseph R. Baranko, Jr., Esquire 39124 Gillespie, Miscavige, Ferdinand & Baranko **67 North Church Street** Hazleton, PA 18201-5801 (570) 454-5575 Fax: (570) 454-3485

December 28, 2010

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of A	Authorized Indi	ividual			
Printed Name of Authorized Individual					
Title of Autho	orized Individu	al			

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

United States Bankruptcy Court Middle District of Pennsylvania

IN RE:	Case No
Crooks, Corry W.	Chapter 7
Debtor(s) EXHIBIT D - INDIVIDUAL DEBTOR CREDIT COUNSELI	
Warning: You must be able to check truthfully one of the five sta do so, you are not eligible to file a bankruptcy case, and the cour whatever filing fee you paid, and your creditors will be able to r and you file another bankruptcy case later, you may be required to stop creditors' collection activities.	atements regarding credit counseling listed below. If you cannot t can dismiss any case you do file. If that happens, you will lose esume collection activities against you. If your case is dismissed
Every individual debtor must file this Exhibit D. If a joint petition is fit one of the five statements below and attach any documents as direct	
1. Within the 180 days before the filing of my bankruptcy case the United States trustee or bankruptcy administrator that outlined to performing a related budget analysis, and I have a certificate from the certificate and a copy of any debt repayment plan developed through	the opportunities for available credit counseling and assisted me in a agency describing the services provided to me. Attach a copy of the
2. Within the 180 days before the filing of my bankruptcy case the United States trustee or bankruptcy administrator that outlined t performing a related budget analysis, but I do not have a certificate fina copy of a certificate from the agency describing the services provide the agency no later than 14 days after your bankruptcy case is filed.	the opportunities for available credit counseling and assisted me in from the agency describing the services provided to me. You must file led to you and a copy of any debt repayment plan developed through
☐ 3. I certify that I requested credit counseling services from an app days from the time I made my request, and the following exigent requirement so I can file my bankruptcy case now. [Summarize exig	circumstances merit a temporary waiver of the credit counseling
If your certification is satisfactory to the court, you must still obyou file your bankruptcy petition and promptly file a certificate fr of any debt management plan developed through the agency. Fai case. Any extension of the 30-day deadline can be granted only f also be dismissed if the court is not satisfied with your reasons	om the agency that provided the counseling, together with a copy dure to fulfill these requirements may result in dismissal of your or cause and is limited to a maximum of 15 days. Your case may
counseling briefing. 4. I am not required to receive a credit counseling briefing becaus motion for determination by the court.	e of: [Check the applicable statement.] [Must be accompanied by a
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by of realizing and making rational decisions with respect to fine	impaired to the extent of being unable, after reasonable effort, to
Active military duty in a military combat zone.	ione, of unrough the internet.),
5. The United States trustee or bankruptcy administrator has deterdoes not apply in this district.	rmined that the credit counseling requirement of 11 U.S.C. § 109(h)
I certify under penalty of perjury that the information provided	above is true and correct.
Signature of Debtor: /s/ Corry W. Crooks	
Date: December 28, 2010	

Certificate Number: 00134-PAM-CC-013278263



CERTIFICATE OF COUNSELING

I CERTIFY that on <u>December 12, 2010</u>, at <u>5:26</u> o'clock <u>PM PST</u>, <u>Corry W. Crooks</u> received from <u>Cricket Debt Counseling</u>, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the <u>Middle District of Pennsylvania</u>, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan <u>was not prepared</u>. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date:	December 12, 2010	By:	/s/Elizabeth Arias
		Name:	Elizabeth Arias
		Title:	Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

United States Bankruptcy Court Middle District of Pennsylvania

Wildle Distric	t of I emisyrvama
IN RE:	Case No.
Crooks, Christine Ann	Chapter 7
Debtor(s)	
	OR'S STATEMENT OF COMPLIANCE LING REQUIREMENT
do so, you are not eligible to file a bankruptcy case, and the co whatever filing fee you paid, and your creditors will be able to	statements regarding credit counseling listed below. If you cannot ourt can dismiss any case you do file. If that happens, you will lose o resume collection activities against you. If your case is dismissed red to pay a second filing fee and you may have to take extra steps
Every individual debtor must file this Exhibit D. If a joint petition is one of the five statements below and attach any documents as directions.	s filed, each spouse must complete and file a separate Exhibit D. Check ected.
the United States trustee or bankruptcy administrator that outline	ase, I received a briefing from a credit counseling agency approved by d the opportunities for available credit counseling and assisted me in the agency describing the services provided to me. Attach a copy of the ugh the agency.
the United States trustee or bankruptcy administrator that outline performing a related budget analysis, but I do not have a certificate	ase, I received a briefing from a credit counseling agency approved by d the opportunities for available credit counseling and assisted me in a from the agency describing the services provided to me. You must file wided to you and a copy of any debt repayment plan developed through ed.
	pproved agency but was unable to obtain the services during the sever ent circumstances merit a temporary waiver of the credit counseling cigent circumstances here.]
you file your bankruptcy petition and promptly file a certificate of any debt management plan developed through the agency. I case. Any extension of the 30-day deadline can be granted only also be dismissed if the court is not satisfied with your reason	obtain the credit counseling briefing within the first 30 days after from the agency that provided the counseling, together with a copy Failure to fulfill these requirements may result in dismissal of your y for cause and is limited to a maximum of 15 days. Your case may as for filing your bankruptcy case without first receiving a credit
counseling briefing.	
4. I am not required to receive a credit counseling briefing becamotion for determination by the court.]	tuse of: [Check the applicable statement.] [Must be accompanied by a
·	by reason of mental illness or mental deficiency so as to be incapable inancial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physical participate in a credit counseling briefing in person, by tele	lly impaired to the extent of being unable, after reasonable effort, to ephone, or through the Internet.);

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Christine Ann Crooks

Date: **December 28, 2010**

does not apply in this district.

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h)

Certificate Number: 00134-PAM-CC-013278264



CERTIFICATE OF COUNSELING

I CERTIFY that on <u>December 12, 2010</u>, at <u>5:26</u> o'clock <u>PM PST</u>, <u>Christine A</u>. <u>Crooks</u> received from <u>Cricket Debt Counseling</u>, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the <u>Middle District of Pennsylvania</u>, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet and telephone.

Date: December 12, 2010

By: /s/Elizabeth Arias

Name: Elizabeth Arias

Title: Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

United States Bankruptcy Court Middle District of Pennsylvania

IN RE:	Case No.
Crooks, Corry W. & Crooks, Christine Ann	Chapter 7
Debtor(s)	•

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 102,000.00		
B - Personal Property	Yes	5	\$ 28,879.65		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 61,163.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		\$ 110,130.94	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 4,041.80
J - Current Expenditures of Individual Debtor(s)	Yes	2			\$ 3,984.08
	TOTAL	18	\$ 130,879.65	\$ 171,293.94	

United States Bankruptcy Court Middle District of Pennsylvania

IN RE:	Case No
Crooks, Corry W. & Crooks, Christine Ann Debtor(s)	Chapter 7
STATISTICAL SUMMARY OF CERTAIN LIABILI	TIES AND RELATED DATA (28 U.S.C. § 159)
If you are an individual debtor whose debts are primarily consumer deb 101(8)), filing a case under chapter 7, 11 or 13, you must report all information of the control of	
Check this box if you are an individual debtor whose debts are NO information here.	Γ primarily consumer debts. You are not required to report any
This information is for statistical purposes only under 28 U.S.C. \S 1	59.
Summarize the following types of liabilities as reported in the School	dules and total them

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 4,041.80
Average Expenses (from Schedule J, Line 18)	\$ 3,984.08
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C	
Line 20)	\$ 5,560.61

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 110,130.94
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 110,130.94

Case	No
Casc	INU.

(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND ECCATION OF PROPERTY		HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Improved real estate situate at 241 Four Seasons Drive, Drums, Fe	ee Simple	J	102,000.00	61,163.00
Appraised 6/22/10				

TOTAL 102,000.00 (Report also on Summary of Schedules)

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\sim	TA T	
Case	No	
Case	110.	

(If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.		Cash in Debtor's pocket	Н	28.15
			Cash in Debtor's pocket	W	17.65
2.	Checking, savings or other financial		Bank of America	J	584.00
	accounts, certificates of deposit or shares in banks, savings and loan,		My Access Checking Account #XXXXXXXX4198		
	thrift, building and loan, and		Bank of America Savings Account #XXXXXXXXX2153	J	235.00
	homestead associations, or credit unions, brokerage houses, or		Susquehanna Bank	J	746.00
	cooperatives.		Free Checking Account #XXXXXXXX4448	٦	746.00
3	Security deposits with public utilities,	X			
3.	telephone companies, landlords, and	``			
	others.		Onding much associated as a decad Debta and Debta and Comition	١.	0.075.00
4.	Household goods and furnishings, include audio, video, and computer		Ordinary household goods of Debtors and Debtors' family	J	2,975.00
	equipment.				
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.		Ordinary wearing apparel of Debtor	Н	675.00
			Ordinary wearing apparel of Debtor	W	985.00
			Ordinary wearing apparel of Debtors' dependent children	J	600.00
7.	Furs and jewelry.		Diamond engagement ring	W	400.00
			Wrist watch, costume jewelry & wedding ring	Н	275.00
			Wrist watch, costume jewelry & wedding ring	w	425.00
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		American General Life & Accident Insurance Company Policy Number: XXXXXX5501 20 Year Level Term [Issued: 5/12/99] Face amount: \$150,000.00	Н	0.00
	each.		·	10/	0.00
			Concentra Group Term Life Insurance - CIGNA	W	0.00
10.	Annuities. Itemize and name each issue.	X			

Case	No	
Case	INO.	

(If known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Concentra 401(k)	W	10,983.85
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16.	Accounts receivable.	Х			
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	Х			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	Х			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		2003 Volkswagen Passat GLX 2004 Chevrolet Impala	W	5,700.00 4,250.00

IN RE Crooks, Corry W. & Crooks, Christine Ann

Case	Nο
Casc	TIO.

Debtor(s)

(If known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
26.	Boats, motors, and accessories.	х			
1	Aircraft and accessories.	x			
1	Office equipment, furnishings, and supplies.	х			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
	Crops - growing or harvested. Give particulars.	Х			
1	Farming equipment and implements.	X			
1	Farm supplies, chemicals, and feed. Other personal property of any kind	X X			
	not already listed. Itemize.				
		,	ТО	TAL	28,879.65

2 continuation sheets attached

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

United States Bankruptcy Court Middle District of Pennsylvania

IN RE:	Case No.
Crooks, Corry W. & Crooks, Christina A.	Chapter 7

Debtor(s)

HOUSEHOLD GOODS AND FURNISHINGS

Living Room:

Couch - \$75.00

Couch #2 - \$60.00

27" Color TV - \$125.00

DVD player - \$45.00

Stereo w/speakers - \$45.00

Assorted DVD's & CD's - \$200.00

Kitchen:

Refrigerator - \$75.00

Coffee pot - \$10.00

Toaster oven - \$5.00

Assorted pots, pans, utensils & silverware - \$175.00

Stove - \$175.00

Microwave - \$45.00

Dining Room:

Table, chairs & cabinet - \$375.00

Bedroom #1:

Bed frame, box spring & mattress - \$125.00

Dresser w/mirror - \$75.00

Chest of drawers - \$65.00

Night stand - \$10.00

(2) Lamps - \$15.00

Bedroom #2:

Bed frame, box spring & mattress - \$100.00

Dresser - \$75.00

Night stand - \$15.00

Lamp - \$5.00

Bedroom #3:

Bed frame, box spring & mattress - \$75.00

Chest of drawers - \$35.00

Old computer - \$175.00

Basement:

27" Color TV - \$65.00

Old refrigerator - \$30.00

VCR - \$15.00

Stereo w/speakers - \$35.00

Computer - \$200.00

Washer - \$100.00

Dryer - \$75.00

Assorted garden tools, grass cutter & weed wacker - \$275.00

TOTAL - \$2,975.00

	r
Case	0

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor e	elects the	exemptions	to which	debtor is	entitled	under:
(Check one	e box)	_				

Check if debtor claims a homestead exemption that exceeds \$146,450. *

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE A - REAL PROPERTY			
Improved real estate situate at 241 Four Seasons Drive, Drums, PA Appraised 6/22/10	11 USC § 522(d)(1)	40,837.00	102,000.00
SCHEDULE B - PERSONAL PROPERTY			
Cash in Debtor's pocket	11 USC § 522(d)(5)	28.15	28.15
Cash in Debtor's pocket	11 USC § 522(d)(5)	17.65	17.65
Bank of America My Access Checking Account #XXXXXXXX4198	11 USC § 522(d)(5)	584.00	584.00
Bank of America Savings Account #XXXXXXXX2153	11 USC § 522(d)(5)	235.00	235.00
Susquehanna Bank Free Checking Account #XXXXXXXX4448	11 USC § 522(d)(5)	746.00	746.00
Ordinary household goods of Debtors and Debtors' family	11 USC § 522(d)(3)	2,975.00	2,975.00
Ordinary wearing apparel of Debtor	11 USC § 522(d)(3)	675.00	675.00
Ordinary wearing apparel of Debtor	11 USC § 522(d)(3)	985.00	985.00
Ordinary wearing apparel of Debtors' dependent children	11 USC § 522(d)(3)	600.00	600.00
Diamond engagement ring	11 USC § 522(d)(4)	400.00	400.00
Wrist watch, costume jewelry & wedding ring	11 USC § 522(d)(4)	275.00	275.00
Wrist watch, costume jewelry & wedding ring	11 USC § 522(d)(4)	425.00	425.00
American General Life & Accident Insurance Company Policy Number: XXXXXX5501 20 Year Level Term [Issued: 5/12/99] Face amount: \$150,000.00	11 USC § 522(d)(7)	100%	0.00
Concentra 401(k)	11 USC § 522(d)(12)	10,983.85	10,983.85
2003 Volkswagen Passat GLX	11 USC § 522(d)(2) 11 USC § 522(d)(5)	3,450.00 2,250.00	5,700.00
2004 Chevrolet Impala	11 USC § 522(d)(2) 11 USC § 522(d)(5)	3,450.00 800.00	4,250.00

^{*} Amount subject to adjustment on 4/1/13 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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Case	No
Casc	110.

(If known)

Summary of

Schedules.)

also on Statistical

Summary of Certain Liabilities and Related

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 1310		J	Claim incurred upon Debtors obtaining a				61,163.00	
Bank of America Home Loans Svcing LP P.O. Box 15222 Wilmington, DE 19886-5222			purchase money mortgage loan, wherein creditor retained a first mortgage lien encumbering residence [original principal balance: \$106,875.00]					
			VALUE \$ 102,000.00					
ACCOUNT NO. ACCOUNT NO.			VALUE \$					
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
continuation sheets attached			(Total of th		otota		\$ 61,163.00	\$
			(Use only on la		Tota page		\$ 61,163.00 (Report also on	\$ (If applicable, report

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Debtor(s)

Case No	
	(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Papert the total of amounts entitled to priority listed on each sheet in the boy labeled "Subtotals" on each sheet. Papert the total of all amounts entitled to priority listed

on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
* Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.
0 continuation sheets attached

IN I	RE	Crooks,	Corry	w. &	Crooks.	Christine	Ann
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Case No.	
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(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

	_						
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 21N1		Н	Collection agent for original creditor, Chase Bank				
American Credit & Collections 921 Oak Street Scranton, PA 18508			USA, for previous credit purchases				
	╄						9,051.00
ACCOUNT NO. 26N1 American Credit & Collections 921 Oak Street Scranton, PA 18508		H	Collection agent for original creditor, Cedar Emergency Physicians, Inc., for medical services rendered				
							220.00
ACCOUNT NO. 8328 Asset Acceptance, LLC P.O. Box 2036 Warren, MI 48090-2036		Н	Collection agent for original creditor, Chase Bank First USA Account # ending 1238 [Luzerne County Docket No. 2009-CV-6311]				42 045 00
ACCOUNT NO. 0092	╁	Н	Collection agent for Chase Bank First USA	Н	\dashv	Н	13,945.00
Asset Acceptance, LLC P.O. Box 2036 Warren, MI 48090-2036			2525				7,328.00
_	_			Sub			•
3 continuation sheets attached			(Total of th	-	_	` †	\$ 30,544.00
			(Use only on last page of the completed Schedule F. Report	als		n	
			the Summary of Schedules and, if applicable, on the St Summary of Certain Liabilities and Related				\$
			Summary of Certain Liabilities and Related	ענ	aid.	・ノー	Ψ

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(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		((Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 7072	T	w	Collection account for previous creditor, Chase	П		Ħ	
Asset Acceptance, LLC P.O. Box 1630 Warren, MI 48090-1630			Bank Account # ending 6185				0.704.00
ACCOUNT NO. 9399	╁		Claim incurred at various times upon credit			\dashv	3,734.00
Bank Of America 4161 Piedmont Parkway Greensboro, NC 27410-8110	_		purchases, with last credit purchase occurring on or before December, 2009				
ACCOUNT NO 2397		Н	Claim incurred at various times upon credit				461.00
Capital One Bank USA P.O. Box 30281 Salt Lake City, UT 84130			purchases, with last credit purchase occurring on or before December, 2009 [Luzerne County Collection Docket #11067-2009]				4 704 00
ACCOUNT NO. 9371	_	Н	Claim incurred at various times upon credit			-	1,701.00
Chase 800 Brooks Edge Blvd Westerville, OH 43081			purchases, with last credit purchase occurring on or before December, 2009				
ACCOUNT NO. 1238		Н	Claim incurred at various times upon credit				833.00
Chase/Bank One Card Service P.O. Box 15298 Wilmington, DE 19850	-		purchases, with last credit purchase occurring on or before December, 2009				
ACCOUNT NO. 6275	┝	Н	Claim incurred at various times upon credit			\dashv	8,772.00
Chase/Bank One Card Service P.O. Box 15298 Wilmington, DE 19850			purchases, with last credit purchase occurring on or before December, 2009				
0540	L		Claim in a surred at venia ve time a surren and it			\perp	4,750.00
ACCOUNT NO. 0540 Cohen, Robert (American Credit & Coll) P.O. Box 264 Taylor, PA 18517		H	Claim incurred at various times upon credit purchases, with last credit purchase occurring on or before December, 2009				
Sheet no. 1 of 3 continuation sheets attached to				Sub	tota		9,880.50
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th	is p) [\$ 30,131.50
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the St Summary of Certain Liabilities and Relate	als	o o tica	n ıl	\$

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(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 8091	T	w	Collection account for original creditor, Chase				
Commonwealth Finance 120 Keiser Avenue Scranton, PA 18504			Bank USA, N.A.				
ACCOUNT NO.		w	Collection agent for Chase Bank to Account			\dashv	10,682.00
Commonwealth Financial Systems, Inc. 245 Main Street Dickson City, PA 18519			Number ending 4779 [Luzerne County Collection Docket #15164-2010]				
ACCOUNT NO. 8647		w	Collection agent for original creditor, GEMB/Old				11,774.35
Financial Recovery Services, Inc. P.O. Box 385908 Minneapolis, MN 55438-5908			Navy				1,279.98
ACCOUNT NO. 6021			Collection agent for original creditor, Asset				1,270.00
Hayt Hayt & Landau, LLC P.O. Box 500 Eatontown, NJ 07724-0500			Acceptance, LLC, to Account # ending 6275				
ACCOUNT NO. 7538		Н	Claim incurred at various times upon credit				6,622.95
HSBC Boscov's P.O. Box 5253 Carol Stream, IL 60197			purchases, with last credit purchase occurring on or before December, 2009				
ACCOUNT NO. 0757		Н	Claim incurred at various times upon credit			\perp	523.00
HSBC Boscov's P.O. Box 5253 Carol Stream, IL 60197			purchases, with last credit purchase occurring on or before December, 2009				
		_	In the Haritan and a mind an arrange in Baltiman in a side of the same in the			_	4,518.00
ACCOUNT NO. Hydro Dynamics Inc. C/O Sean Logsdon Esq 85 Drasher Road Drums, PA 18222		J	Installation of grinder pump in Debtors' residence [Luzerne County Docket 017970-2008]				2,650.00
Sheet no. 2 of 3 continuation sheets attached to	1	L		Subt		- 1	00.050.00
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the (Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the St Summary of Certain Liabilities and Relate	T also atis	ota o o tica	ıl n	

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(If known)

Summary of Certain Liabilities and Related Data.)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		((Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 2451 LVNV Funding, LLC P.O. Box 10584 Greenville, SC 29603		Н	Claim incurred at various times upon credit purchases, with last credit purchase occurring on or before December, 2009 [original creditor: Bank of America] [Luzerne County Collection Docket #1089-2008]				
ACCOUNT NO. 2808 Midland Credit Management Inc. 8875 Aero Drive, Ste 2 San Diego, CA 92123		Н	Claim incurred at various times, with last credit purchase occurring on or before December, 2009 [HSBC Card Services]				8,177.00
ACCOUNT NO. Pinnacle Credit Services P.O. Box 640 Hopkins, MN 55343-0640		W	Collection agent for original creditor, Verizon Wireless				646.00
ACCOUNT NO. 1578 SST/CIGPFI Corp. 4315 Pickett Road St. Joseph, MO 64503		Н	Claim incurred at various times upon credit purchases, with last credit purchase occurring on or before December, 2009				67.00
ACCOUNT NO. 2069 SST/Columbus Bank & Trust 4315 Pickett Road St. Joseph, MO 64503		Н	Claim incurred at various times upon credit purchases, with last credit purchase occurring on or before December, 2009				947.00
ACCOUNT NO. 0640 Vital Recovery Services, Inc. P.O. Box 923748 Norcross, GA 30010-3748		Н	Claim incurred at various times upon credit purchases, with last credit purchase occurring on or before December, 2009 [original creditor: HSBC Orchard Gold Card]				947.00
ACCOUNT NO.							621.16
Sheet no. 3 of 3 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th	-)	\$ 11,405.16
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	tatis	tica	al	s 110.130.94

IN	RE	Crooks,	Corry	/ W. &	Crooks,	Christine	Ann
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Debtor(s)

Case No	
	(If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

${f IN} \; {f RE} \; {f Crooks}, {f Corry} \; {f W}. \; {f \&} \; {f Crooks}, {f Christin}$	e Ann
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SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

Case	No.
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Debtor(s)

(If known)

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital Status		DEPENDENT	S OF DEBTOR ANI) SPOUSE	Ξ		
Married		RELATIONSHIP(S): Son Son				AGE(S): 11 5	
EMPLOYMENT:		DEBTOR			SPOUSE		
Occupation Name of Employer How long employed Address of Employer	Mohegan Sur 6 months 1280 Highway	n At Pocono Downs	oy Assis //Conce ark Bou	ntra			
	Wilkes-Barre,	PA 18702	A 1870	2			
	gross wages, sa	projected monthly income at time case file lary, and commissions (prorate if not paid r		\$ \$	DEBTOR 1,836.64		SPOUSE 3,469.28
3. SUBTOTAL				\$	1,836.64	\$	3,469.28
4. LESS PAYROLa. Payroll taxes ab. Insurancec. Union duesd. Other (specify)	nd Social Securi			\$ \$ \$ \$	315.64	\$ \$ \$ \$	576.84 371.64
5. SUBTOTAL O	F PAYROLL D	DEDUCTIONS		<u>s</u>	315.64	<u> </u>	948.48
6. TOTAL NET M				\$	1,521.00		2,520.80
8. Income from rea 9. Interest and divid 10. Alimony, maint that of dependents 11. Social Security	I property dends tenance or suppolisted above or other govern	of business or profession or farm (attach denote payments payable to the debtor for the denote assistance	ebtor's use or	\$ \$ \$		\$ \$	
				\$		\$	
12. Pension or retir 13. Other monthly				\$		\$	
(Specify)				\$ \$ \$		\$ \$ \$	
14. SUBTOTAL (OF LINES 7 TH	IROUGH 13		\$		\$	
		OME (Add amounts shown on lines 6 and	14)	\$	1,521.00		2,520.80
		ONTHLY INCOME: (Combine column to tal reported on line 15)	tals from line 15;		\$	4,041.8	<u>30</u>

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None**

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IN RE Crooks, Corry W. & Crooks, Christine Ann

Debtor(s

Case N	Ю.	

(If known)

3,984.08

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly,
quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed
on Form22A or 22C.

] Check	this b	ox if a	a joint	petition	is filed	land	debtor's	spouse	maintains	a separate	household.	Complete	a separate	schedule	of
ex	penditur	es lab	eled "S	Spouse	."											

 1. Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included? Yes ✓ No b. Is property insurance included? Yes ✓ No 	\$	1,127.58
2. Utilities:		
a. Electricity and heating fuel	\$	195.00
b. Water and sewer	\$ —	75.00
c. Telephone	\$ ——	70.00
d. Other See Schedule Attached	φ ——	400.00
d. Office	— ¢ —	400.00
3. Home maintenance (repairs and upkeep)	— § —	45.00
4. Food	\$ —	975.00
5. Clothing	\$	35.00
6. Laundry and dry cleaning	\$ —	20.00
7. Medical and dental expenses	\$	200.00
8. Transportation (not including car payments)	\$	450.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	40.00
10. Charitable contributions	\$	35.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	
b. Life	\$	61.00
c. Health	\$	
d. Auto	\$	112.50
e. Other	\$	
·	\$	
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	
	\$	
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	
b. Other	_ \$	
	_ \$	
14. Alimony, maintenance, and support paid to others	\$	
15. Payments for support of additional dependents not living at your home	\$	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	
17. Other Ehrlich Treatment	_ \$	43.00
Homeowners' Association Dues	_ \$	70.00
Car Maintenance/Inspections/Registrations/Pet Expenses	_ \$	100.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if		

19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document: Commencing 1/1/2011, Debtor's paycheck will be reduced by \$35.00 for medical benefits.

20. STATEMENT OF MONTHLY NET INCOME

applicable, on the Statistical Summary of Certain Liabilities and Related Data.

a. Average monthly income from Line 15 of Schedule I	\$ 4,041.80
b. Average monthly expenses from Line 18 above	\$ 3,984.08
c. Monthly net income (a. minus b.)	\$ 57.72

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Continuation Sheet - Page 1 of 1

Other Utilities (DEBTOR)

Garbage Cell Phone Cable Cooking Gas 16.00 185.00 109.00

90.00

Debtor(s)

Case No.

(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

DECE: IN	THO CHELLINE	i i oi i ziwoki bi i	NOT VIDOTIL DEBTOR
I declare under penalty of perjury the true and correct to the best of my k	_	•	les, consisting of 20 sheets, and that they ar
Date: December 28, 2010	Signature: /s/ Corry	W. Crooks	
Dutc. <u>2000</u>	Corry W.		Debt
Date: December 28, 2010	Signature: /s/ Chris	tine Ann Crooks	
		e Ann Crooks	(Joint Debtor, if an
DECLARATION AND SIG	NATURE OF NON-ATTOR	NEY BANKRUPTCY PE	TITION PREPARER (See 11 U.S.C. § 110)
compensation and have provided the de and 342 (b); and, (3) if rules or guidel	btor with a copy of this docu ines have been promulgated wen the debtor notice of the m	ment and the notices and in pursuant to 11 U.S.C. § 11	in 11 U.S.C. § 110; (2) I prepared this document for formation required under 11 U.S.C. §§ 110(b), 110(h) 10(h) setting a maximum fee for services chargeable be paring any document for filing for a debtor or accepting
Printed or Typed Name and Title, if any, of I	Bankruptcy Petition Preparer		Social Security No. (Required by 11 U.S.C. § 110.)
If the bankruptcy petition preparer is responsible person, or partner who sig		aame, title (if any), addres	ss, and social security number of the officer, principa
Address			
Signature of Bankruptcy Petition Preparer			Date
Names and Social Security numbers of a is not an individual:	all other individuals who prep	ared or assisted in preparin	ng this document, unless the bankruptcy petition prepare
If more than one person prepared this	document, attach additional	signed sheets conforming t	to the appropriate Official Form for each person.
A bankruptcy petition preparer's failur imprisonment or both. 11 U.S.C. § 110		n of title 11 and the Federo	al Rules of Bankruptcy Procedure may result in fines o
DECLARATION UND	ER PENALTY OF PERJU	JRY ON BEHALF OF O	CORPORATION OR PARTNERSHIP
I, the	(t	he president or other off	ficer or an authorized agent of the corporation or
	as debtor in this case, decisheets (total shown on sur	clare under penalty of pe	erjury that I have read the foregoing summary and that they are true and correct to the best of m
Date:	Signature:		
			(Print or type name of individual signing on behalf of debto

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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United States Bankruptcy Court Middle District of Pennsylvania

IN RE:	Case No
Crooks, Corry W. & Crooks, Christine Ann	Chapter 7
Debtor(s)	•

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE
22,045.74 2010 [Husband] [Crossroads] - \$12,130.86
2010 [Husband] [Mohegan Sun] - \$9,914.88
43,806.44 2010 [Wife]

51,892.00 2009 [Joint]

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None	b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850.* If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
	* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.
	c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not

4. Suits and administrative proceedings, executions, garnishments and attachments

a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None
a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Corry W. Crooks		Common Pleas	
Capital One Bank USA, N.A. vs.	Collection	Luzerne County Court of	Pending
AND CASE NUMBER	NATURE OF PROCEEDING	AND LOCATION	DISPOSITION
CAPTION OF SUIT		COURT OR AGENCY	STATUS OR

Case No. 011067-2009

Asset Acceptance, LLC vs. Corry Collection Luzerne County Court of

Common Pleas

Pending

W. Crooks Case No.: 0063112-2009

LVNV Funding, LLC vs. Corry W. Collection

Luzerne County Court of Common Pleas

Pending

Crooks

Case No.: 001089-2008

RAB Performance Collection

Luzerne County Court of Common Pleas

Pending

Recoveries/Metris vs. Corry

Crooks

Case No.: 011723-2009

Hydro Dynamics, Inc. vs. Corry Collection Luzerne County Court of

w. Crooks Common Pleas

Case No.: 017970-2008

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a

joint petition is not filed.)

6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

10. Other transfers



a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes



List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.



15. Prior address of debtor

None If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None

If the debtor resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

Desc

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

Corry W. Crooks - Computer Repairs

(ITIN)/COMPLETE EIN ADDRESS 165-66-4713

NATURE OF BUSINESS BEGINNING AND ENDING DATES

Desc

Computer repairs

Debtor Husband has not had any gross sales/income from computer repair for 2008, 2009 and 2010.

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

 \checkmark

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: December 28, 2010	Signature /s/ Corry W. Crooks of Debtor	Corry W. Crooks
Date: December 28, 2010	Signature /s/ Christine Ann Crooks of Joint Debtor (if any)	Christine Ann Crooks
	ocntinuation pages attached	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

United States Bankruptcy Court Middle District of Pennsylvania

IN RE:			Case No.
Crooks, Corry W. & Crooks, Christine Ann			Chapter 7
	Debtor(s)		•
CHAPTER	7 INDIVIDUAL DEB	TOR'S STATEME	ENT OF INTENTION
PART A – Debts secured by property estate. Attach additional pages if necessity		t be fully completed fo	or EACH debt which is secured by property of the
Property No. 1			
Creditor's Name: Bank of America Home Loans Svo	sing LP		rty Securing Debt: estate situate at 241 Four Seasons Drive, Drur
Property will be (check one): ☐ Surrendered ✓ Retained		·	
If retaining the property, I intend to ☐ Redeem the property ☑ Reaffirm the debt ☐ Other. Explain		(fc	or example, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one): ✓ Claimed as exempt Not cla	imed as exempt		
Property No. 2 (if necessary)			
Creditor's Name:		Describe Prope	rty Securing Debt:
Property will be (check one): Surrendered Retained			
If retaining the property, I intend to Redeem the property Reaffirm the debt Other. Explain		(fc	or example, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one): ☐ Claimed as exempt ☐ Not cla	imed as exempt		
PART B – Personal property subject to additional pages if necessary.)	o unexpired leases. (All three	ee columns of Part B n	nust be completed for each unexpired lease. Attach
Property No. 1			
Lessor's Name:	Describe Leas	ed Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): Yes No
Property No. 2 (if necessary)			
Lessor's Name:	Describe Leas	ed Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ Yes ☐ No
continuation sheets attached (if a	ny)		
I declare under penalty of perjury to personal property subject to an une		my intention as to an	y property of my estate securing a debt and/or
Date:December 28, 2010	/s/ Corry W. Croe Signature of Debt		

/s/ Christine Ann Crooks
Signature of Joint Debtor

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United States Bankruptcy Court Middle District of Pennsylvania

IN RE:		Case No
Crooks, Corry W. & Crooks, Christin	e Ann	Chapter 7
	Debtor(s)	
	VERIFICATION OF CREDITOR MA	ATRIX
The above named debtor(s) hereby v	rerify(ies) that the attached matrix listing cred	ditors is true to the best of my(our) knowledge.
Date: December 28, 2010	Signature: /s/ Corry W. Crooks	
	Corry W. Crooks	Debtor
Date: December 28, 2010	Signature: /s/ Christine Ann Crooks	
	Christine Ann Crooks	Joint Debtor, if any

Crooks, Corry W. 241 Four Seasons Drive Drums, PA 18222 Chase 800 Brooks Edge Blvd Westerville, OH 43081 Hydro Dynamics Inc. C/O Sean Logsdon Esq 85 Drasher Road Drums, PA 18222

Crooks, Christine Ann 241 Four Seasons Drive Drums, PA 18222 Chase/Bank One Card Service P.O. Box 15298 Wilmington, DE 19850 LVNV Funding, LLC P.O. Box 10584 Greenville, SC 29603

Gillespie, Miscavige, Ferdinand & Baranko 67 North Church Street Hazleton, PA 18201-5801 Cohen, Robert (American Credit & Coll) P.O. Box 264 Taylor, PA 18517 Midland Credit Management Inc. 8875 Aero Drive, Ste 2 San Diego, CA 92123

American Credit & Collections 921 Oak Street Scranton, PA 18508 Commonwealth Finance 120 Keiser Avenue Scranton, PA 18504 Morris, Greg L. Esquire 213 E Main Street Carnegie, PA 15106

Asset Acceptance, LLC P.O. Box 2036 Warren, MI 48090-2036 Commonwealth Financial Systems, Inc. 245 Main Street Dickson City, PA 18519

Pinnacle Credit Services P.O. Box 640 Hopkins, MN 55343-0640

Asset Acceptance, LLC P.O. Box 1630 Warren, MI 48090-1630 Doyle, Amy F. Esquire 4660 Trindle Rd, Ste 300 Camp Hill, PA 17011 Ratchford, Michael F. Esquire 120 North Keyser Avenue Scranton, PA 18504

Bank Of America P.O. Box 15026 Wilmington, DE 19850

Edwin A. Abrahamsen & Associates 120 North Keyser Avenue Scranton, PA 18504 SST/CIGPFI Corp. 4315 Pickett Road St. Joseph, MO 64503

Bank Of America 4161 Piedmont Parkway Greensboro, NC 27410-8110

Financial Recovery Services, Inc. P.O. Box 385908 Minneapolis, MN 55438-5908 SST/Columbus Bank & Trust 4315 Pickett Road St. Joseph, MO 64503

Bank of America Home Loans Svcing LP P.O. Box 15222 Wilmington, DE 19886-5222 Hayt Hayt & Landau, LLC P.O. Box 500 Eatontown, NJ 07724-0500 Vital Recovery Services, Inc. P.O. Box 923748 Norcross, GA 30010-3748

Capital One Bank USA P.O. Box 30281 Salt Lake City, UT 84130 HSBC Boscov's P.O. Box 5253 Carol Stream, IL 60197

United States Bankruptcy Court Middle District of Pennsylvania

IN RE:	Case No.	
Crooks, Corry W. & Crooks, Christine Ann	Chapter 7	
Debtor(s)		

PAYMENT ADVICES COVER SHEET

/2010 J/09/2010	YEAR TO DATE	348.48 191.74 22.00 93.69 387.28 90.57 782.21	LEN		53.41
CHECK DATE 10/15/2010 PERIOD END DATE 10/09/2010	AMOUNT	27.60 15.47 1.00 7.56 31.25 7.31 7.31 53.41 144.00	DEDUCTIONS	54 41	804.21
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RATE HOURS AMOUNT YEAR TO DATE DESCRIPTION AMOUNT YEAR TO DESCRIPTION YEAR TO DESC	NAME CORRY CROOKS	ROOKS		Ē	MPLOYEE;	EMPLOYEE # 307467	CHECK	CHECK DATE 10/29/2010 PERIOD END DATE 10/23/2010	2010 /23/2010
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CHECK DATE 12/03/2010 PERIOD END DATE 11/27/2010	AMOUNT	6.71	1.00	19.31	.25	42.98	89.00		DEDUCTIONS	43.98	1192.57
CHECK	AMOUNT YEAR TO DATE DESCRIPTION AMOUNT YEAR TO DATE	FEDERAL PA INCOME TAX	PA EMS TAX PLAINS TOWNSP T	FICA	SUI/PA	DIRECT DEP-CHK	DED. TOTALS:		TAXES	45.02	1656.40
EMPLOYEE# 307467	YEAR TO DATE	242.88	76.50	6,510.00					EARNINGS	311.50	9,414.38
MPLOYEE	Ļ	89.00		222.50				 	CURRENT	PERIOD	YEAR TO DATE
Ш	: AMOUI			22						BALANCE	39.05
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5	RATE	4.00	6.00						STATE	ŢĀĶ	m
NAME CORRY CROOKS ADVICE# 127188	DESCRIPTION RATE HOURS		OVERTIME PREMIU						PTO STATEMENT	EARNED	47.05
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CHECK DATE 12/10/2010 PERIOD END DATE 12/04/2010 ION MANOUNT YEAR TO DATE	27.08 525.53 15.37 304.37 1.00 30.00 7.51 148.72 31.03 614.72 7.26 143.77 40 7.94 143.00	DEDITORIS		54.35	1246.92
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OHC of the SW 5080 Spectrum Drive #1200 West Addison, TX 75001

CHECK NO: CHECK DATE: PERIOD ENDING: 09/24/2010 PERIOD START DATE: 09/11/2010

20844000 10/01/2010 09/24/2010

HRISTINE ANN CROOKS 41 FOUR SEASONS DRIVE RUMS, PA 18222

ID NUMBER: 0104644 PAY RATE: 21.01

FED: ST1: ST2:

TAX ADJUSTMENTS DĪ/UC:

LOCAL:

EXEMPT'

IMPORTANT MESSAGE

ission: Improving America's health, one patient at a time.

na ning yan kari.	alauli yeziga	HOUR	S AND EAR	VINGS	er e er er er er	eagaile Classician go	TAXES	gregoris sallinas p	SPECI	AL INFORI	MATION
ESCRIP	TION	HOURS	URRENT EARNINGS		Y-T-D ARNINGS	DESCRIPTION	CURRENT AMOUNT	Y-T-D AMOUNT		·	
onus-Qu oliday- VERTIME TO EGULAR ICP Pay	-Float E PAY PAY	0.00 0.00 0.00 1.50 8.00 72.00 0.00	0.00 0.00 0.00 47.27 168.08 1512.72 0.00	1 2 30	53.56 840.40 168.08 166.03 479.18 128.34 262.76	Federal Income Ta Employee Medicare Social Security E PA State Income T WILKES BARRE TWP WILKES BARRE WILKES-BARRE SD-W PA Unemployment E	101.09 22.47 95.10 47.59 1.80 15.50 0.19 1.38	2126.38 457.31 1955.40 968.26 38.00 315.38 3.80 28.05	CME PTO	15.00 60.00	
TAI I	H/E 8	31,50	1728.07	350	098.35	Total Tax	286, 12	5890.58			
01(k) R igna OA ental P ision	egular PPWA	PREST	AX DEDUCT 69, 12 136, 50 35, 50 5, 98	IONS	1403.90 2730.00 710.00 119.60	AFTER-T			N= 17 C4448 C4198	AY DISTRIB	125.00 125.00 1061.01
re-Tax: otal:	:		247.10 1480.97		963.50 134.85	Total Ded:	8.84	 196.51	Total Di	r Dep	1186.01
	EARNINGS		RETAX			S LESS DEDS	EQ N	ETPAY	ď		
RRENT	1728,07	'	247.10	1480.97	286, 12	8.84	1186,0		1		

Statement Of Earnings

Detach at perioration below and keep for your records.

A Payroll Service By Ceridian

HC of the SW 080 Spectrum Drive #1200 West ddison, TX 75001

DATE: 10/01/2010

ADVICE NO: 20844000

YOUR ENTIRE NET PAY HAS BEEN DEPOSITED IN YOUR BANK ACCOUNT(S). PLEASE REVIEW THE "NET PAY DISTRIBUTION" SECTION OF YOUR STATEMENT OF EARNINGS FOR DETAILS.

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CHRISTINE ANN CROOKS 241 FOUR SEASONS DRIVE DRUMS, PA 18222

NOT NEGOTIABLE

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OHC of the SW 5080 Spectrum Drive #1200 West Addison, TX 75001

CHECK NO: CHECK DATE: PERIOD ENDING: PERIOD START DATE:

20844918 10/15/2010 10/08/2010 09/25/2010

HRISTINE ANN CROOKS 41 FOUR SEASONS DRIVE RUMS, PA 18222

ID NUMBER: 0104644 PAY RATE: 21.01

SUTATUS FED: 5T1:

EXEMPT TAX ADJUSTMENTS FED: DI/UC:

ST2: LOCAL:

	//PO	<u>RTAN</u>	IT M	ESS	AGE
-	4				

ission: Improv	∕ing Ameri	ca's health,	one patient	at a time.				a to the second	Paragram and and a contract of the fact of the first of the fact o
and the second second second	HOURS	AND EAR	IINGS "			TAXES		SPECIAL IN	IFORMATION
ESCRIPTION	HOURS	RRENT EARNINGS		Y-T-D XXVINGS	DESCRIPTION	CLERENT AMOUNT	Y-T-D TRIXMA		
onus-Quarter oliday oliday-Float yetime Pay rO egular Pay ICP Payment	0.00 0.00 0.00 2.00 12.00 68.00 0.00	0.00 0.00 0.00 63.03 252.12 1428.68 26.34	1: 2 3 1:	53.56 840.40 168.08 229.06 731.30 557.02 289.10	Federal Income Ta Employee Medicare Social Security E PA State Income T WILKES BARRE TWP WILKES BARRE WILKES-BARRE SD-W PA Unemployment E	23.09 98.72 48.88 1.80 15.92 0.19	2235.79 480.40 2054.12 1017.14 37.80 331.30 3.99 29.47	CME PTO	16.00 56.00
OTAL H/E	82.00	1770, 17	368	368 . 5 2	Total Tax	200.42	5400.04		
	PRE-T	X DEDUCT	IONS		AFTER-	299 . 43 AX DEDITORI	6190.01 DNS	· NET PAY DI	STRIBITION
ni(k) Regular gna OAP PWA ntal PPO sion		70.81 136.50 35.50 5.98	2	474.71 866.50 745.50 125.58	ACTS STD	1.00 7.84	21.00 184.35	C4448 C4198	125.00 1088 . 11
re-Tax:		248.79	52	212.29			į		:
otal:		1521.38	3 16	556.23	Total Ded:	8.84	205.35	Total Dir Dep	1213.11
EARNING		RETAX		LESS TAXE	S LESS DEDS	EQ N	ET PAY	•	,
RRENT 1770.	. 17	248.79	1521.38	299.43	8.84	1213.			:
	[

Statement Of Earnings

Detach at perforation below and keep for your records.

6190.01

A Payroll Service By Ceridian

HC of the SW 080 Spectrum Drive #1200 West ddison, TX 75001

DATE: 10/15/2010

205.35

25260.87

ADVICE NO: 20844918

YOUR ENTIRE NET PAY HAS BEEN DEPOSITED IN YOUR BANK ACCOUNT(S). PLEASE REVIEW THE "NET PAY DISTRIBUTION" SECTION OF YOUR STATEMENT OF EARNINGS FOR DETAILS.

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CHRISTINE ANN CROOKS 241 FOUR SEASONS DRIVE DRUMS, PA 18222

5212.29

31656.23

NOT NEGOTIABLE

HC of the SW 080 Spectrum Drive #1200 West ddison, TX 75001

CHECK NO: CHECK DATE:

20845838 10/29/2010 10/22/2010 PERIOD ENDING: 10/22/2010 PERIOD START DATE: 10/09/2010

RISTINE ANN CROOKS 11 FOUR SEASONS DRIVE RUMS, PA 18222

ID NUMBER: 0104644 PAY RATE: 21.01

FED: ST2:

TAX ADJUSTMENTS EXEMPT FED:

DI/UC:

IMPORTANT MESSAGE

ssion: improv	ing America's health		at a time.					
in the state of the state of	HOURS AND EAR	NINGS	and an appearing		TAXES		SPECIAL IN	IFORMATION
SCRIPTION	CURRENT HOURS EARNINGS		Y-T-D ARNINGS	DESCRIPTION	CURRENT AMOUNT	Y-T-D AMOUNT		
nus-Quarter liday liday-Float ertime Pay O gular Pay CP Payment	0.00 0.00 0.00 0.00 0.00 0.00 0.50 15.76 16.00 336.16 64.00 1344.64 0.00 0.00	1 3: 32:	067.46 901.66 289.10	Federal Income Ta Employee Medicare Social Security E PA State Income T WILKES BARRE TWP WILKES BARRE WILKES-BARRE SD-W PA Unemployment E	96.55 22.02 94.15 46.62 1.80 15.19 0.19	2332.34 502.42 2148.27 1063.76 39.60 346.49 4.18 30.83	CME PTO	16.00 48.00
				·				
PTAL H/E	80.50 1696.56	385	665.08	Total Tax	277,88	6467.89		
1(k) Regular gna OAP PWA ntal PPO sion	PRE-TAX DEDUC 67, 86 136, 50 35, 50 5, 98	3	542.57 1003.00	AFTERS ACTS Exp Reimburse STD		ONS 22.00 -988.81 192.19	NET PAY DI C4448 C4198	STRIBUTION 125.00 2027.81
						*		
e-Tax:	245.84	5	458 . 13					: :
tal:	1450.72	33	106.95	Total Ded:	-979.97	-774.62	Total Dir Dep	2152.81
EARNING IREENIT 1696.		FIT TAXABLE 1450.72	LESS TAX= - 277.88	S LESS DEDS -979.97	EQ N 2152,			and the state of t
'-D 38565.	08 5458.13	33106.95	6467.89	-774.62	27413.		-	110

Statement Of Earnings

Detach at perforation below and keep for your records.

A Payroll Service By Ceridian

HC of the SW 080 Spectrum Drive #1200 West ldison, TX 75001

DATE: 10/29/2010.

ADVICE NO: 20845838

YOUR ENTIRE NET PAY HAS BEEN DEPOSITED IN YOUR BANK ACCOUNT(S). PLEASE REVIEW THE "NET PAY DISTRIBUTION" SECTION OF YOUR STATEMENT OF EARNINGS FOR DETAILS.

CHRISTINE ANN CROOKS 241 FOUR SEASONS DRIVE DRUMS, PA 18222

NOT NEGOTIABLE

OHC of the SW 5080 Spectrum Drive #1200 West Addison, TX 75001

CHECK NO: CHECK DATE: PERIOD ENDING: 11/05/2010 PERIOD START DATE: 10/23/2010

20846751 11/12/2010 11/05/2010

CHRISTINE ANN CROOKS 41 FOUR SEASONS DRIVE RUMS, PA 18222

ID NUMBER: 0104644 PAY RATE: 21.01

STATUS EXEMPT FED: ST1: ST2:

TAX ADJUSTMENTS FED: DI/UC: LOCAL:

IMPORTANT MESSAGE

lission:	Improving	America's	Health,	one	patient	at	а	time

er kilomerinen der Megender	- HOURS	S AND EAR	NINGS		and the first of the second section is	TAXES		SPEC	IAL INFORMATION
DESCRIPTION	HOURS	erent Earnings		Y-T-D EARNINGS	DESCRIPTION	CURRENT AMOUNT	Y-T-D AMMINT		
onus-Quarter oliday oliday-Float vertime Pay TO egular Pay ICP Payment	0.00 0.00 0.00 2.00 16.00 64.00 0.00	0.00 0.00 0.00 63.03 336.16 1344.54 0.00		53.56 840.40 168.08 1307.85 3403.62 34246.30 289.10	Federal Income Ta Employee Medicare Social Security E PA State Income T WILKES BARRE TWP WILKES BARRE SD-W PA Unemployment E	103.36 22.70 97.08 48.07 1.80 15.66 0.19 1.40	2435.70 525.12 2245.35 1111.83 41.40 362.15 4.37 32.23	CME PTO	15.00 40.00
				•				<u> </u>	:
l						٠.			
OTAL H/E	82.00	1743.83		40308.91	Total Tax	290.26	6758 . 15		
01(k) Regular igna OAP PWA ental PPO ision	PRE-T/	69.75 136.50 35.50 5.98	IONS	1612.32 3139.50		1.00 0.00 7.84	ONS 23.00 -988.81 200.03	NE 6 C4448 C4198	PAY DISTRIBUTION 125, 00 1072, 00
		•			·				
re-Tax:		247.73		5705.86					!

Statement Of Earnings

EARNINGS

1743.83

40308.91

otal:

RRENT

T-D

Detach at perforation below and keep for your records.

290,26

6758.15

Total Ded:

LESS DEDS

8.84

-765.78

34603.05

FIT TAXABLE LESS TAXES

1496, 10

34603.05

A Payroll Service By Ceridian

Total Dir Dep

HC of the SW 080 Spectrum Drive #1200 West ddison, TX 75001

1496, 10

PRETAX

5705.86

DATE: 11/12/2010

8.84

-765.78

EQ NET PAY

1197.00

28610.68

ADVICE NO: 20846751

YOUR ENTIRE NET PAY HAS BEEN DEPOSITED IN YOUR BANK ACCOUNT(S). PLEASE REVIEW THE "NET PAY DISTRIBUTION" SECTION OF YOUR STATEMENT OF EARNINGS FOR DETAILS.

CHRISTINE ANN CROOKS 241 FOUR SEASONS DRIVE DRUMS, PA 18222

NOT NEGOTIABLE

1197.00

Jetails on back

a

IC of the SW 80 Spectrum Drive #1200 West dison, TX 75001

EXEMPT

20847671 11/26/2010 11/19/2010

CHECK NO: CHECK DATE: PERIOD ENDING: PERIOD START DATE:

TAX ADJUSTMENTS

11/06/2010

ISTINE ANN CROOKS FOUR SEASONS DRIVE MS, PA 18222

ID NUMBER: 0104844 PAY RATE: 21.01

STATUS FED: ST1: ST2:

FED: DI/UC: LOCAL:

IMPORTANT MESSAGE

Current Y-T-D DESCRIPTION CURRENT Y-T-D ANJOINT ANJO	sion: Improv	ing Ameri	ca's health,	one patient at a t	ime					
CALIFORN BOURS EANNINGS EARNINGS DESCRIPTION AUGUST AUGUST		HOUR	S AND EARN	INGS			TAXES	Managari at carat	SPECIAL I	NFORMATION
Second S	XRIPTION				S DESC	RIPTION				
PRE-TAX DEDUCTIONS	iday iday-Float rtime Pay ular Pay	0.00 0.00 2.00 16.00 64.00	0,00 0,00 63,03 336,16 1344,64	840.40 168.08 1370.88 3739.78 35590.94	Emplo Socia PA St WILKE WILKE	yee Medicare I Security E ate Income T S BARRE TWP S BARRE S-BARRE SD-W	22.71 97.09 48.07 1.80 15.66 0.19	547.83 2342.44 1159.90 43.20 377.81 4.56		
e-Tax: 247.73 5953.59 tal: 1496.10 36099.15 Total Ded: 8.84 -756.94 Total Dir Dep 1196. EARNINGS PRETAX FIT TAXABLE LESS TAXES LESS DEDS EQ NET PAY	(k) Regular na OAP PWA		AX DEDUCT 69.75 136.50	ONS 1682.0 3276.0	7 ACTS	AFTER-T	AX DEDUCT 1.00 0.00	24.00 -988.81	C4448	DISTRIBUTION 125.00 1071.98
EARNINGS PRETAX FIT TAXABLE LESS TAXES LESS DEDS EQ NET PAY	i io n		5.98	. 143.5						
100 00)ep 1196.98
			PRETAX 247.73			LESS DEDS 8.84	1			

Statement Of Earnings

42052.74

r-D

Detach at perforation below and keep for your records.

A Payroll Service By Ceridian

HC of the SW 080 Spectrum Drive #1200 West ddison, TX 75001

DATE: 11/25/2010

-756.94

29807.66

ADVICE NO: 20847671

YOUR ENTIRE NET PAY HAS BEEN DEPOSITED IN YOUR BANK ACCOUNT(S). PLEASE REVIEW THE "NET PAY DISTRIBUTION" SECTION OF YOUR STATEMENT OF EARNINGS FOR DETAILS.

7048.43

CHRISTINE ANN CROOKS 241 FOUR SEASONS DRIVE DRUMS, PA 18222

5953.59

36099.15

NOT NEGOTIABLE

Pay

Pay Statement

OHC of the SW 5080 Spectrum Drive #1200 West Addison, TX 75001

CHRISTINE A. CROOKS 241 FOUR SEASONS DRIVE **DRUMS, PA 18222**

SSN XXX-XX-4864

Date

12/10/2010

Document no 20848605

Net pay

1197.63

Employee no	0104644	FIT	М	1	Period start	11/20/2010
Employee no Location	3974	SIT res	M	1	Period end	12/03/2010
Bus Unit	110	SiT work	M	1	Pay group	005000 - MW / NE PA
Site	3974				Job	000511
Department	000				Pay frequency	Biweekly
Div Group	000100				Pay rate	21.0100

Company Message

Improving America's Health, one patient at a time

Earnings Employee Paid									
Pay type	Hour		rate Current	Y	TD	Plan	Current	Balance	
Bonus-Quarter	0.0		0.00	53	.56	CME	0.00	16.00	
Holiday	16.0	0	336.16	1176.56		Paid Time Off	8.00	32.00	
Holiday-Float	0.0	0	0.00	168	168.08				
Overtime Pay	0.0	0	0.00	1370	.88				
РТО	8.0	0	168.08	3907	.86				
Regular Pay	56.0	0	1176.56	36767	.50				
TICP Payment	0.0	0	72.90	362	.00				
,									
Total hours	80.0	0							
Dedu	ctions		Taxes			Net Pay Distribution			
Deduction	Current	YTD	Tax code	Current	YTD		Type	Amount	
* 401(k) Regular	70.15	1752.22	Federal Income	111 04	2650.10	XXXX4448			
ACTS	1.00	25.00	Tax	111.04	2000.10	XXXX4198	Checking	1072.63	
* Cigna OAP		3412.50	Employee Medicare	22.85	570.68				
PWA			Social Security		- · · · · · · ·	01			
* Dental PPO	35.50	887.50	Employee Tax	97.69	2440.13	amount		0.00	
Exp Reimburse	0.00	-988.81	PA State	4 <u>9</u> 27	1208.27				
STD	7.84	215.71	Income Tax	40.37	1200.27	pay		1197.63	
* Vision	5.98	149.50	WILKES BARRE TWP	1.80	45.00	1 -			
* This	* This deduction may be pre-tax								

YTD	43806.44	37604.72	73	47.53	5453.62	31005.29
Current	1753.70	1505.57	2	99.10	256.97	1197.63
	Gross	FIT taxable wages	T	axes	Deductions	Net pay
		PA Unemployment Employee	1.40	35.03		
		WILKES- BARRE SD- WILKES BARRE T	.19	4.75		
		BARRE	15.76	393.57		

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